

Certificate Number: 05781-NJ-DE-030825275

Bankruptcy Case Number: 18-10892



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 4, 2018, at 11:21 o'clock AM PDT, Carmen Baca completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: April 4, 2018 By: /s/Allison M Geving

Name: Allison M Geving

Title: President